

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA  
REPORT OF ACTION TAKEN  
MEETING OF CREDITORS

In re:

RAMON RIVERA TORRES

ANA M RIVERA

Case No. 10-09829-SEK

Chapter 13

Attorney Name: JOSE PRIETO CARBALLO ESQ\*

I. Appearances

Debtor ☒ Present ☐ Absent  
Joint Debtor ☒ Present ☐ Absent  
Attorney for Debtor ☒ Present ☐ Absent  
☐ Pro-se  
☐ Substitute \_\_\_\_\_

Date: November 23, 2010

Time: 3:02 PM Track: \_\_\_\_\_

☒ This is debtor(s) ☐ Bankruptcy filing.

Liquidation Value: \$375

Creditors 435.

None

II. Oath Administered

☒ Yes ☐ No

III. Documents Filed/Provided

☒ Schedules ☐ DSO Recipient's information  
☒ Statement of Financial Affairs (SOFA) ☐ State Tax Returns 06, 08-09 ☒ Returned  
☒ Statement of Current Monthly Income (SCMI) ☐ Federal Tax Returns \_\_\_\_\_ ☐ Returned  
☒ Credit counseling briefing certificate (CCC) ☒ Evidence of income (60 days prior to petition)  
☐ Waiver requested by debtor(s)  
☐ DSO Certificate

IV. Status of Meeting ☐ Closed ☐ Not Held ☒ Continued \_\_\_\_\_ at \_\_\_\_\_

V. Trustee's Report on Confirmation

☐ FAVORABLE  
☐ UNFAVORABLE

Held but left open pursuant to § 1308 for 20 days.

☐ Feasibility ☐ No DSO certificate (Post-petition)  
☐ Insufficiently funded ☐ Evidence of income  
☐ Unfair discrimination ☐ Missing ☐ Incomplete  
☒ Fails liquidation value test plan has to distribute at least 0.5% to all unsecured creditors ☐ Stmt. of Current Monthly Income  
☐ Fails disposable income test (I & J) ☐ Incomplete ☐ Missing  
☒ No provision for secured creditor(s) shares with Candell Corp. ☐ Fails commitment period ☐ Fails Disp. Income  
☐ Certificate of Credit briefing  
☐ Missing ☐ More than 180 days  
☐ Treat value of collateral separately ☐ Issuer not certified by U.S.T.  
☐ No provision for insurance ☐ Incomplete schedules  
☒ Tax returns missing ☐ Incomplete S.O.F.A.  
☒ State - years 2007 ☒ Other:  
☐ Federal - years \_\_\_\_\_

plan does not specify if Candell Corp will be paid 100% or paid ahead. Also debtors to address why 2 claims by Candell Corp

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA  
REPORT OF ACTION TAKEN  
MEETING OF CREDITORS

In re:

RAMON RIVERA TORRES

ANA M RIVERA

Case No. 10-09829-SEK

Chapter 13

Attorney Name: JOSE PRIETO CARBALLO ESQ\*

VI. Plan

(Cont.)

Date: October, 20, 2010 Base \$ 48,000.00 [X] Filed Evidence of Pmt shown: \_\_\_\_\_

Payments 2 made out of 1 due. [ ] Not Filed

VII. Confirmation Hearing Date: December, 21, 2010

VIII. Attorney's fees as per R. 2016(b)

\$3,000.00 - \$ 186.00 = \$ 2,814.00

IX. Documents to be provided w/in \_\_\_\_\_ days

[ ] Amended schedules \_\_\_\_\_

[X] Amended S.O.F.A. → # 2 include  
rental income  
since 2007

[X] Insurance estimate

[ ] Amended plan

1999 Mercedes Benz

[ ] Business Documents

[ ] Assumption/Rejection executory contract

[ ] Monthly reports for the months

[ ] Appraisal \_\_\_\_\_

[ ] State tax returns years \_\_\_\_\_

[ ] Public Liability Insurance

[ ] Federal tax returns years \_\_\_\_\_

[ ] Premises \_\_\_\_\_

[ ] Correct SS # (Form B21)

[ ] Vehicle(s) \_\_\_\_\_

[ ] Debtor [ ] Joint debtor

[ ] Licenses issued by:

[ ] Other:

[ ] M.T.D. to be filed by Trustee: Debtor(s): [ ] failed to appear; [ ] failed to commence payments;

[ ] failed to keep payments current; [ ] does (do) not qualify as a debtor (§109);

[ ] Other: Debtor to delete exempt over Candel Corp's  
32,300 shares or trustee will file objection

COMMENTS

① Debtor will amend Sch B (line 35) to correct address of  
independence address. It's located Parcela Marguer, Calle Almendra,  
#11, Morón. It's concrete home - 3 bedrooms, 1 bathroom. No  
mortgage owing on said property. There are 3 heirs, some  
married and there's a surviving widow.

② Debtor → will object PO# 2 filed by Candel Corp since  
they understand that it is only one debt.

Trustee/Presiding Officer

Date: November 23, 2010

(Rev.

③ Trustee will file motion to dismiss if 1st  
Pymt is not received in next 10 days